

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21028

Subject	Zip Code Tabulation Area : 21028			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	2,922	+/- 252	100.0%	(X)
In labor force	2,059	+/- 237	70.5%	+/- 4.8
Civilian labor force	2,059	+/- 237	70.5%	+/- 4.8
Employed	1,961	+/- 219	67.1%	+/- 4.7
Unemployed	98	+/- 63	3.4%	+/- 2.1
Armed Forces	0	+/- 12	0%	+/- 1.2
Not in labor force	863	+/- 150	29.5%	+/- 4.8
Civilian labor force	2,059	+/- 237	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	4.8%	+/- 2.9
Females 16 years and over	1,437	+/- 158	(X)	+/- (X)
In labor force	905	+/- 140	63%	+/- 6.2
Civilian labor force	905	+/- 140	63%	+/- 6.2
Employed	883	+/- 138	61.4%	+/- 6.4
Own children under 6 years	271	+/- 120	(X)	+/- (X)
All parents in family in labor force	139	+/- 94	51.3%	+/- 29.5
Own children 6 to 17 years	523	+/- 156	(X)	+/- (X)
All parents in family in labor force	360	+/- 139	68.8%	+/- 17.6
COMMUTING TO WORK				
Workers 16 years and over	1,961	+/- 219	100.0%	(X)
Car, truck, or van -- drove alone	1,710	+/- 218	87.2%	+/- 5.1
Car, truck, or van -- carpooled	125	+/- 86	6.4%	+/- 4.4
Public transportation (excluding taxicab)	26	+/- 27	1.3%	+/- 1.4
Walked	11	+/- 11	0.6%	+/- 0.6
Other means	16	+/- 20	0.8%	+/- 1
Worked at home	73	+/- 48	3.7%	+/- 2.4
Mean travel time to work (minutes)	32.4	+/- 3.2	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	1,961	+/- 219	100.0%	(X)
Management, business, science, and arts occupations	782	+/- 120	39.9%	+/- 6
Service occupations	296	+/- 120	15.1%	+/- 5.4
Sales and office occupations	526	+/- 109	26.8%	+/- 5
Natural resources, construction, and maintenance occupations	275	+/- 103	14%	+/- 4.6
Production, transportation, and material moving occupations	82	+/- 56	4.2%	+/- 2.9
INDUSTRY				
Civilian employed population 16 years and over	1,961	+/- 219	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	21	+/- 26	1.1%	+/- 1.4
Construction	191	+/- 82	9.7%	+/- 3.9
Manufacturing	64	+/- 37	3.3%	+/- 2
Wholesale trade	83	+/- 57	4.2%	+/- 3
Retail trade	230	+/- 83	11.7%	+/- 4.2
Transportation and warehousing, and utilities	55	+/- 40	2.8%	+/- 2
Information	10	+/- 12	0.5%	+/- 0.6
Finance and insurance, and real estate and rental and leasing	150	+/- 57	7.6%	+/- 2.9
Professional, scientific, and management, and administrative and waste	288	+/- 87	14.7%	+/- 4.2
Educational services, and health care and social assistance	398	+/- 116	20.3%	+/- 5.5
Arts, entertainment, and recreation, and accommodation and food services	161	+/- 90	8.2%	+/- 4.2
Other services, except public administration	104	+/- 53	5.3%	+/- 2.6
Public administration	206	+/- 73	10.5%	+/- 3.6

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CLASS OF WORKER				
Civilian employed population 16 years and over	1,961	+/- 219	100.0%	(X)
Private wage and salary workers	1,371	+/- 180	69.9%	+/- 4.9
Government workers	474	+/- 109	24.2%	+/- 4.6
Self-employed in own not incorporated business workers	116	+/- 74	5.9%	+/- 3.8
Unpaid family workers	0	+/- 12	0%	+/- 1.8
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	1,232	+/- 108	100.0%	(X)
Less than \$10,000	55	+/- 37	4.5%	+/- 3
\$10,000 to \$14,999	31	+/- 38	2.5%	+/- 3
\$15,000 to \$24,999	43	+/- 27	3.5%	+/- 2.2
\$25,000 to \$34,999	42	+/- 33	3.4%	+/- 2.7
\$35,000 to \$49,999	78	+/- 46	6.3%	+/- 3.7
\$50,000 to \$74,999	235	+/- 94	19.1%	+/- 7
\$75,000 to \$99,999	161	+/- 66	13.1%	+/- 5.2
\$100,000 to \$149,999	314	+/- 84	25.5%	+/- 7
\$150,000 to \$199,999	153	+/- 52	12.4%	+/- 4.3
\$200,000 or more	120	+/- 54	9.7%	+/- 4.3
Median household income (dollars)	\$95,000	+/- 17883	(X)	(X)
Mean household income (dollars)	\$109,449	+/- 10045	(X)	(X)
With earnings	1,034	+/- 122	83.9%	+/- 5.2
Mean earnings (dollars)	\$106,410	+/- 11006	(X)	(X)
With Social Security	318	+/- 58	25.8%	+/- 4.9
Mean Social Security income (dollars)	\$16,817	+/- 2784	(X)	(X)
With retirement income	369	+/- 83	30%	+/- 7
Mean retirement income (dollars)	\$33,849	+/- 8274	(X)	(X)
With Supplemental Security Income	24	+/- 20	1.9%	+/- 1.6
Mean Supplemental Security Income (dollars)	\$9,175	+/- 5523	(X)	(X)
With cash public assistance income	5	+/- 8	0.4%	+/- 0.6
Mean cash public assistance income (dollars)	\$4,920	+/- 36	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	8	+/- 13	0.6%	+/- 1.1
Families	1,013	+/- 114	100.0%	(X)
Less than \$10,000	5	+/- 8	0.5%	+/- 0.8
\$10,000 to \$14,999	20	+/- 34	2%	+/- 3.3
\$15,000 to \$24,999	22	+/- 21	2.2%	+/- 2.1
\$25,000 to \$34,999	28	+/- 27	2.8%	+/- 2.7
\$35,000 to \$49,999	46	+/- 38	4.5%	+/- 3.7
\$50,000 to \$74,999	173	+/- 77	17.1%	+/- 6.9
\$75,000 to \$99,999	161	+/- 66	15.9%	+/- 6.3
\$100,000 to \$149,999	303	+/- 81	29.9%	+/- 7.7
\$150,000 to \$199,999	141	+/- 52	13.9%	+/- 5.2
\$200,000 or more	114	+/- 55	11.3%	+/- 5.2
Median family income (dollars)	\$112,837	+/- 11818	(X)	(X)
Mean family income (dollars)	\$120,431	+/- 10978	(X)	(X)
Per capita income (dollars)	\$37,120	+/- 3639	(X)	(X)
Nonfamily households	219	+/- 70	(X)	(X)
Median nonfamily income (dollars)	\$39,583	+/- 22224	(X)	(X)
Mean nonfamily income (dollars)	\$54,353	+/- 20559	(X)	(X)
Median earnings for workers (dollars)	\$39,052	+/- 5750	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$67,031	+/- 6282	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$58,036	+/- 13873	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	3,638	+/- 391	3,638	(X)
With health insurance coverage	3,539	+/- 386	97.3%	+/- 1.5
With private health insurance	3,327	+/- 365	91.5%	+/- 3.5
With public coverage	702	+/- 135	19.3%	+/- 3.6
No health insurance coverage	99	+/- 55	2.7%	+/- 1.5
Civilian noninstitutionalized population under 18 years	830	+/- 186	830	(X)
No health insurance coverage	0	+/- 12	0%	+/- 4.1
Civilian noninstitutionalized population 18 to 64 years	2,303	+/- 247	2,303	(X)
In labor force:	1,926	+/- 228	1,926	(X)
Employed:	1,833	+/- 211	1,833	(X)
With health insurance coverage	1,777	+/- 217	96.9%	+/- 2.8
With private health insurance	1,772	+/- 216	96.7%	+/- 2.8
With public coverage	26	+/- 20	1.4%	+/- 1.1
No health insurance coverage	56	+/- 50	3.1%	+/- 2.8
Unemployed:	93	+/- 62	93%	+/- (X)
With health insurance coverage	79	+/- 60	84.9%	+/- 23.6
With private health insurance	72	+/- 59	77.4%	+/- 27.5
With public coverage	7	+/- 12	7.5%	+/- 13.8
No health insurance coverage	14	+/- 21	15.1%	+/- 23.6
Not in labor force:	377	+/- 119	377	(X)
With health insurance coverage	348	+/- 110	92.3%	+/- 6.3
With private health insurance	312	+/- 104	82.8%	+/- 9.5
With public coverage	59	+/- 41	15.6%	+/- 10.7
No health insurance coverage	29	+/- 27	7.7%	+/- 6.3
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	2.8%	+/- 3.3
With related children under 18 years	(X)	+/- (X)	5.6%	+/- 8.1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 37.3
Married couple families	(X)	+/- (X)	0.9%	+/- 1.2
With related children under 18 years	(X)	+/- (X)	0.8%	+/- 1.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 45.4
Families with female householder, no husband present	(X)	+/- (X)	27%	+/- 38.9
With related children under 18 years	(X)	+/- (X)	54.1%	+/- 54.1
With related children under 5 years only	(X)	+/- (X)	0%	+/- 100
All people	(X)	+/- (X)	4.5%	+/- 3.2
Under 18 years	(X)	+/- (X)	6.7%	+/- 8.3
Related children under 18 years	(X)	+/- (X)	6.7%	+/- 8.3
Related children under 5 years	(X)	+/- (X)	0%	+/- 15.2
Related children 5 to 17 years	(X)	+/- (X)	9%	+/- 11
18 years and over	(X)	+/- (X)	3.8%	+/- 2
18 to 64 years	(X)	+/- (X)	3.8%	+/- 2.3
65 years and over	(X)	+/- (X)	4%	+/- 4.3
People in families	(X)	+/- (X)	2.9%	+/- 3.1
Unrelated individuals 15 years and over	(X)	+/- (X)	24.3%	+/- 13

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.